

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Louis Vito
Tammy Lynn Vito
Debtors

Case No. 17-01109-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Jul 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2017.

db/jdb +Anthony Louis Vito, Tammy Lynn Vito, 1262 Porters Road, Spring Grove, PA 17362-8931
4898821 +AES, 1200 N. 7th Street, Harrisburg, PA 17102-1419
4898826 Blatt, Hasenmiller, Leibsker & Moor, 10 South LaSalle Street, Suite 2200,
Chicago, IL 60603-1069
4898827 +Borough of Hanover, 44 Frederick Street, Hanover, PA 17331-3501
4898828 Bureau of Account Management, P O Box 8875, Camp Hill, PA 17001-8875
4898829 Hanover Hospital, Inc., P O Box 824234, Philadelphia, PA 19182-4234
4898830 Hanover Medical Group, P O Box 824221, Philadelphia, PA 19182-4221
4898832 MB Financial Bank, N.A., P O Box 5312, Cincinnati, OH 45201-5312
4898835 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4898833 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
4898834 Millennium Health, LLC, P O Box 844468, Dallas, TX 75284-4468
4898837 +Northland Group, P O Box 390846, Minneapolis, MN 55439-0846
4900199 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4898838 +Peerless Credit Services, P O Box 518, Middletown, PA 17057-0518
4898841 +Trummer Family Dentistry, 1180 High Street, Hanover, PA 17331-1126

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4898823 EDI: ARSN.COM Jul 18 2017 18:53:00 ARS National Service Inc., P O Box 469100,
Escondido, CA 92046-9100
4898824 +EDI: ARSN.COM Jul 18 2017 18:53:00 ARS National Services, Inc., P O Box 469046,
Escondido, CA 92046-9046
4898820 E-mail/Text: mtamsett@adminrecovery.com Jul 18 2017 18:46:09 Admin Recovery, LLC,
45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
4898822 +EDI: ALLIANCEONE.COM Jul 18 2017 18:53:00 Alliance One, 4850 Street Road, Suite 300,
Feasterville Trevose, PA 19053-6643
4898825 +E-mail/Text: banko@berkscredit.com Jul 18 2017 18:45:59 Berks Credit & Collection,
P O Box 329, Temple, PA 19560-0329
4898831 EDI: CBSKOHLS.COM Jul 18 2017 18:53:00 Kohl's/Capital One, P O Box 3115,
Milwaukee, WI 53201-3115
4898836 +E-mail/Text: Bankruptcies@nragroup.com Jul 18 2017 18:46:14 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036
4898839 EDI: PRA.COM Jul 18 2017 18:53:00 Portfolio Recovery Associates, P O Box 12914,
Norfolk, VA 23541
4898840 EDI: CITICORP.COM Jul 18 2017 18:53:00 THD/CBNA, P O Box 6497,
Sioux Falls, SD 57117-6497
4898842 EDI: URSI.COM Jul 18 2017 18:53:00 United Recovery Systems, P O Box 722910,
Houston, TX 77272-2910

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MB Financial Bank, National Association
bkgroup@kmlawgroup.com
Larry W. Wolf on behalf of Debtor Anthony Louis Vito ephillips@larrywwolf.com
Larry W. Wolf on behalf of Joint Debtor Tammy Lynn Vito ephillips@larrywwolf.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Anthony Louis Vito**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1690**

EIN --_-----

Debtor 2 **Tammy Lynn Vito**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2445**

EIN --_-----

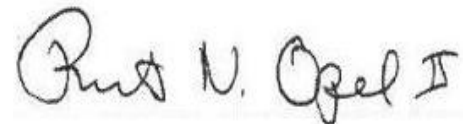
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01109-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Louis Vito

Tammy Lynn Vito

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

July 18, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.